

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tracy M Redmon

Debtor(s)

Case No. 07 B 15779

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2007.
- 2) The plan was confirmed on 10/24/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 06/04/2012.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$87,043.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$78,605.00
Less amount refunded to debtor	\$1,535.12

NET RECEIPTS: **\$77,069.88**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,331.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,419.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,751.19**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS Services	Unsecured	NA	480.00	480.00	0.00	0.00
American Collections & Credit	Unsecured	178.00	NA	NA	0.00	0.00
American Educational Services	Unsecured	7,448.00	NA	NA	0.00	0.00
America's Servicing Co	Secured	97,692.00	85,046.59	0.00	0.00	0.00
America's Servicing Co	Secured	97,692.00	8,521.00	8,521.50	361.16	0.00
Asset Acceptance	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	814.00	NA	NA	0.00	0.00
CBCS	Unsecured	100.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	0.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	0.00	NA	NA	0.00	0.00
Columbus Bank & Trust	Unsecured	1,791.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	403.00	428.06	428.06	428.06	0.00
Credit Collection	Unsecured	103.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	338.00	NA	NA	0.00	0.00
Drive Financial Services	Secured	17,899.00	17,897.12	17,898.06	17,898.06	4,544.96
Educational Credit Management Corp	Unsecured	38,924.00	53,662.52	53,662.52	0.00	0.00
Friedman & Wexler LLC	Unsecured	NA	18,188.25	18,188.25	0.00	0.00
Global Payments	Unsecured	1,025.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,621.00	4,611.65	4,611.65	4,611.65	0.00
Internal Revenue Service	Priority	2,384.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	364.22	364.22	364.22	0.00
MRSI	Unsecured	150.00	NA	NA	0.00	0.00
Mutual Hospital Services/Alverno	Unsecured	150.00	NA	NA	0.00	0.00
NDC Check Services	Unsecured	1,025.00	1,025.00	1,025.00	1,025.00	0.00
Nicor Gas	Unsecured	619.00	2,059.91	2,059.91	2,059.91	0.00
Pay Day Loans	Unsecured	800.00	NA	NA	0.00	0.00
Premier Bankcard	Unsecured	NA	531.43	531.43	531.43	0.00
Receivables Management Inc	Unsecured	200.00	350.00	350.00	350.00	0.00
Rickenbacker Group	Unsecured	476.00	NA	NA	0.00	0.00
Salute Visa	Unsecured	476.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	392.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Tribute/Fbold	Unsecured	472.00	NA	NA	0.00	0.00
Universal Asset Management	Secured	37,847.00	23,788.00	23,788.00	23,788.00	0.00
Universal Asset Management	Secured	37,847.00	14,059.00	0.00	13,356.24	0.00
Washml/Prov	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$13,356.24	\$0.00
Mortgage Arrearage	\$32,309.50	\$24,149.16	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,898.06	\$17,898.06	\$4,544.96
TOTAL SECURED:	\$50,207.56	\$55,403.46	\$4,544.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,611.65	\$4,611.65	\$0.00
TOTAL PRIORITY:	\$4,611.65	\$4,611.65	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,089.39	\$4,758.62	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,751.19</u>	
Disbursements to Creditors	<u>\$69,318.69</u>	
TOTAL DISBURSEMENTS :		<u>\$77,069.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2012

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.